UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF FLORIDA
ORLANDO DIVISION

In re **MARY A. VELEZ**, Debtor

Case No. **6:13-bk-8061**
Chapter **13**

CHAPTER 13 PLAN

COMES NOW, the Debtor(s) and files this Chapter 13 Plan. The projected disposable income of the Debtor(s) is submitted to the supervision and control of the Chapter 13 Standing Trustee, and the Debtor(s) shall pay the following sums to the Chapter 13 Standing Trustee:

PLAN PAYMENTS

Payment Number by months	Amount of Monthly Plan Payment
1 - 60	$985.00

The Debtor(s)(s) shall pay by **money order**, **cashier's check** or **wage deduction**, to Laurie K. Weatherford, Chapter 13 Standing Trustee, P.O. Box 1103, Memphis, Tennessee 38101-1103. The Debtor(s) name and case number must be indicated clearly thereon and received by the due dates for payments established by court order.

PAYMENTS OF CLAIMS THROUGH THE PLAN

Attorney Fees

Attorney Name	Claim Amount	Payment Amount	Payment Month Numbers
Aldo G. Bartolone, Jr.	3,000.00	166.67	Months 1-18
	2,100.00	50.00 *Monitoring Fee	Months 19-60

Priority Claims
The fees and expenses of the Trustee shall be paid over the life of the Plan at the rate allowed as governed by the guidelines of the United States Trustee and

Name of Creditor	Claim Amount	Payment Amount	Payment Month Numbers
-NONE-			

Secured Claims

Secured Creditor	Claim Amount	Payment Amount	Payment Month Numbers
Seterus (9928 Shadow Creek Dr.) *Debtor's Principal Residence	318,166.00	Paid directly by Debtor. Secured creditor receives monthly payment by automatic draft.	
CHASE (5817 La Costa Dr., #105) *Investment Property	34,713.00	659.06	Months 1-60

Secured Arrearage

Name of Creditor	Claim Amount	Payment Amount	Payment Month Numbers
Mirabella at Lavina Homeowners Association, Inc.	2,375.00 @ 18% Interest	60.31	Months 1-60

Secured Gap Payments

Name of Creditor	Claim Amount	Payment Amount	Payment Month Numbers
-NONE-			

Property to Be Surrendered:

Creditor Name	Property Address:
Bank of America N.A.	30 Williams Ave. Central Islip, NY 11772 INVESTMENT PROPERTY
CHASE	30 Williams Ave. Central Islip, NY 11772 INVESTMENT PROPERTY
CHASE	200 Timberline Dr. Brentwood NY 11717 INVESTMENT PROPERTY

Valuation of Security:

Name of Creditor	Claim Amount	Payment Amount	Payment Month Numbers
CHASE (5817 La Costa Dr., #105) *Investment Property - Motion to Value/Cramdown - Sixty (60) Equal Monthly Installments	34,713.00 @ 5.25% Interest	659.06	Months 1-60
CCO Mortgage (9928 Shadow Creek Dr. - Debtor's Principal Residence) *Motion to Avoid/Strip Second Mortgage Lien	82,658.00	General Unsecured - *Pro Rata* Months 1-36	

(note: motion to value must be filed consistent with plan treatment)

Executory Contracts:

The following Executory Contracts are assumed:

Name of Creditor:	Description of Collateral\Month Numbers:
-NONE-	

The following Executory Contracts are rejected:

Name of Creditor:	Description of Collateral:
-NONE-	

Unsecured Creditors: whose claims are allowed shall receive a pro rate share of the balance of the funds remaining after payments to Priority and Secured Creditors are made. Approximate percentage: __2__ %

Property of the Estate revests in the Debtor(s) upon confirmation of the plan, OR upon completion of all plan payments and the discharge of Debtor(s).

CERTIFICATE OF SERVICE

I/We hereby certify that a true and correct copy of this Chapter 13 Plan of Debtor(s) was furnished by United States mail, postage prepaid, to All Creditors and Parties in Interest as listed on the Court's Matrix as attached, this **July 1, 2013**.

/s/ Mary A Velez
Mary A Velez
Debtor Signature

/s/ Aldo G. Bartolone
Aldo G. Bartolone
Attorney for Debtor
Bartolone Legal Group P.A.
230 E. Marks Street
Orlando, FL 32803
(407) 999-2236
Fax: (407) 999-2237
aldo@bartolonelaw.com

United States Bankruptcy Court
Middle District of Florida

In re Mary A Velez — Debtor(s)

Case No. ____

Chapter 13

DECLARATION UNDER PENALTY OF PERJURY FOR ELECTRONIC FILING

The undersigned, Mary A Velez, declares under penalty of perjury that:

1. I have signed the original(s) of the document(s) identified below under penalty of perjury ("Verified Document(s)").
2. The information contained in the Verified Document(s) is true and correct to the best of my knowledge and belief.
3. I understand that the Verified Document(s) are to be filed in electronic form with the United States Bankruptcy Court in connection with the above captioned case.

7/2/13

Executed on (Date)

Mary A Velez

Signature of Debtor or other claimant

Verified Document(s):

Full Descriptive Title	Date Executed
Chapter Plan	7/2/13

Label Matrix for local noticing
113A-6
Case 6:13-bk-08061-CCJ
Middle District of Florida
Orlando
Tue Jul 2 15:44:41 EDT 2013

Florida Dept of Revenue
P.O. Box 6668
Tallahassee, FL 32314-6668

IRS
Centralized Insolvency Operations
P.O. Box 7346
Philadelphia, PA 19101-7346

United States Trustee - ORL7/13 7
Office of the United States Trustee
George C Young Federal Building
400 West Washington Street, Suite 1100
Orlando, FL 32801-2217

American Express
P.O. Box 6618
Omaha, NE 68106-0618

Bank of America
P.O. Box 15026
Wilmington, DE 19850-5026

Bank of America N.A.
P.O. Box 21848
Greensboro, NC 27420-1848

CAP ONE
11013 W Broad Street
Glen Allen, VA 23060-6017

CCO Mortgage
P.O. Box 6260
Glen Allen, VA 23058-6260

CHASE
P.O. Box 509011
San Diego, CA 92150-9011

CHASE
P.O. Box 901039
Fort Worth, TX 76101-2039

Chase
201 N. Walnut Street
Suite 1027
Wilmington, DE 19801-2920

Chase
Bank ONe Card Services
800 Brooksedge Blvd.
Westerville, OH 43081-2822

Diamond Resorts
3865 W Cheyenne Ave.
North Las Vegas, NV 89032-3431

(p)DISCOVER FINANCIAL SERVICES LLC
PO BOX 3025
NEW ALBANY OH 43054-3025

Florida Department of Revenue
Bankruptcy Unit
Post Office Box 6668
Tallahassee FL 32314-6668

GEMB/WALMART
P.O. Box 103027
Roswell, GA 30076

Internal Revenue Service
Post Office Box 7346
Philadelphia PA 19101-7346

Kimberly Soto, Esq.
Karen Wonsetler, P.A.
860 North Orange Ave.
Ste. 135
Orlando, FL 32801-1011

Lowe's
P.O. Box 530914
Atlanta, GA 30353-0914

Mirabella at Lavina
Hara Management Inc.
931 S. Semoran Blvd.
Ste. 214
Winter Park, FL 32792-5317

Nissan Motor Acceptance
P.O. Box 660366
Dallas, TX 75266-0366

Orange County Tax Collector
Attn: Earl K. Wood
Post Office Box 2551
Orlando FL 32802-2551

Seterus
14523 SW Millikan Way
Beaverton, OR 97005-2352

The Home Depot
Credit Services
P.O. Box 653000
Dallas, TX 75265-3000

The Home Depot
MasterCard
P.O. Box 689147
Des Moines, IA 50368

Vigo Remittance
10251 W Oakland Park Blv
Fort Lauderdale, FL 33351-6915

Aldo G Bartolone Jr
Bartolone Legal Group PA
230 E. Marks Street
Orlando, FL 32803-3819

Laurie K Weatherford
Post Office Box 3450
Winter Park, FL 32790-3450

Mary A Velez
9928 Shadow Creek Dr.
Orlando, FL 32832-5635

The preferred mailing address (p) above has been substituted for the following entity/entities as so specified by said entity/entities in a Notice of Address filed pursuant to 11 U.S.C. 342(f) and Fed.R.Bank.P. 2002 (g)(4).

Discover Financial
P.O. Box 15316
Wilmington, DE 19850

End of Label Matrix	
Mailable recipients	29
Bypassed recipients	0
Total	29